

**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	)	<b>Case No. 16-23742 TPA</b>
	)	
<b>James H. Ramsey, Jr. &amp; Sandra L. Ramsey,</b>	)	<b>Chapter 13</b>
	)	
<b>Debtors</b>	)	
	)	
<b>James H. Ramsey, Jr. &amp; Sandra L. Ramsey,</b>	)	
	)	
<b>Movants,</b>	)	
	)	
<b>v.</b>	)	
	)	
<b>BSI Financial Services &amp; Ronda J. Winnecour, Trustee,</b>	)	
	)	
<b>Respondents.</b>	)	

**NOTICE OF HEARING AND RESPONSE DEADLINE REGARDING MOTION TO AUTHORIZE LOAN  
MODIFICATION**

TO THE RESPONDENT(S):

You are hereby notified that the Movant seeks an order affecting your rights or property.

You are further instructed to file with the Clerk and serve upon the undersigned attorney for Movant a response to the Motion by no later than November 26, 2018 (i.e., seventeen (17) days after the date of service below), in accordance with the Federal Rules of Bankruptcy Procedure, the Local Rules of this Court, and the general procedures of the presiding judge as found on the Court's webpage at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov). If you fail to timely file and serve a written response, an order granting the relief requested in the Motion may be entered and the hearing may not be held. Please refer to the calendar posted on the Court's webpage to verify if a default order was signed or if the hearing will go forward as scheduled.

You should take this Notice and the Motion to a lawyer at once.

A hearing will be held on December 12, 2018, at 9:30 a.m. before Judge Thomas P. Agresti in (choose one: Courtroom C, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219. Only a limited time of ten (10) minutes is being provided on the calendar. No witnesses will be heard. If there is an issue of fact, an evidentiary hearing will be scheduled by the Court for a later date.

Dated: November 8, 2018

Respectfully submitted,  
/s/DENNIS J. SPYRA  
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